





Patriot Now vs. Patriot 2022

Lafayette Life offers two whole life products to provide your clients the best fit for their desired coverage and lifestyle. Both policies are backed by the exemplary financial strength and history of Lafayette Life, but each offers its own features to fit individual client needs.

 <p>Patriot Now is built for speed and ease.</p> <ul style="list-style-type: none"> ➤ FAST underwriting with no paramedical exam ➤ EASY application process ➤ QUICK commissions paid 	<p>VS.</p>	 <p>Patriot 2022 is designed for larger cases and the benefits of full underwriting.</p> <ul style="list-style-type: none"> ➤ LARGER face amount limits ➤ PREFERRED underwriting classes ➤ MORE rider options
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Clients are a good fit for Patriot 2022 if they are looking for larger policies with the highest rating class they can earn and are not opposed to a paramedical exam.

Who is a good candidate for the rapid issue underwriting of Patriot Now?

Your client is a good fit, if these facts apply:

- Between the ages of 18-60.
- Applying for a face amount between \$25,000 and \$1,000,000.¹
- Within recommended weight limits.
- Gainfully employed.
- Has not filed for bankruptcy in the past five years.
- Has a clear motor vehicle report.
- Has not received a felony criminal conviction in the past 10 years, has no pending criminal charges, and is not on probation or parole.
- Has not used illegal drugs within the past 10 years.

To learn more about
Patriot Now or Patriot 2022,
call the Lafayette Life Sales
Desk at **866.937.5542.**

¹ Ages 18-50, or ages 51-60 with max face amount \$250,000

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Has not been diagnosed, treated, tested positive for, or been given medical advice by a member of the medical profession for the following:²

- › Diabetes requiring insulin
- › Cancer (excluding superficial non-melanoma skin cancer)
- › Heart disease or disorder
- › Hepatitis C
- › Disorder of the brain or nervous system
- › Dementia or cognitive impairment
- › Chronic lung disease, such as emphysema or chronic obstructive pulmonary disease (COPD)
- › Stroke or any other cerebrovascular impairment
- › Cirrhosis
- › Disorder of the immune system
- › Pancreatic disease or disorder

Clients who do not meet the eligibility for Patriot Now's underwriting may be encouraged to pursue coverage with Patriot 2022 and undergo full underwriting.

² These are the more common conditions that are ineligible for Patriot Now but are not an exhaustive list. Additional health factors may preclude coverage.

Life insurance products are not bank products, are not a deposit, are not insured by the FDIC, or any other federal entity, have no bank guarantee, and may lose value.

Life insurance products are issued and guaranteed by The Lafayette Life Insurance Company. Guarantees are based on the claims-paying ability of the company. The Lafayette Life Insurance Company, Cincinnati, Ohio, operates in D.C. and all states except New York.

Patriot Now Whole Life Insurance Policy series ICC24 LL-14 2311, rider series ICC16 LLR-07 1601 and ICC16 LLR-08 1601 are issued by The Lafayette Life Insurance Company. Chronic Illness underwriting guidelines will be used to determine eligibility for our various Accelerated Death Benefit riders. Product approval and rider features and benefits may vary and may not be available in all states. The Lafayette Life Insurance Company does not provide legal or tax advice. Please contact your tax or legal advisor regarding your situation.

Life insurance is not intended to be used as a savings product, retirement plan, or investment vehicle. Lafayette Life's role is strictly limited to providing life insurance policies and annuity contracts. Any other services a Lafayette Life independent agent provides to applicants and policyholders, including but not limited to financial planning, estate and retirement planning, tax planning, or investment planning, are not provided on behalf of Lafayette Life.

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**Lafayette Life
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